

***Calhoun County Casino Baseline Study Committee
Recommended Indicators and Baseline Data Report***

Submitted to:

Calhoun County Casino Baseline Study Committee
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I. Introduction

This study was funded by the Calhoun County Casino Baseline Study Committee to construct a profile of the county's social and economic conditions in anticipation of the opening of the Firekeepers Casino. The study identifies appropriate and relevant baseline indicators and data sources which will enable county stakeholders to have a better understanding of the short- and long-term effects of the Firekeepers Casino on the Calhoun County economic and social environment. In addition, the report offers an economic impact assessment of the construction and operation of the Casino on Calhoun County. It is the Committee's intention to maintain and, if necessary, revise these indicators so that they continue to track future social and economic development stemming from the casino.

The W.E. Upjohn Institute for Employment Research was awarded a contract to assist the Committee in identifying indicators and in designing an ongoing tracking system for the data. The Institute's approach included a review of previous impact studies conducted of casinos (Appendix A), an economic impact analysis of the casino on the county, a comparable area analysis, and an historical analysis. In addition, the W.E. Upjohn Institute worked closely with the Calhoun County Casino Baseline Study Committee in both identifying areas of concern as well in identifying and reviewing possible indicators. The following summary identifies the indicators selected, the basis for selecting these indicators, the timeline for collecting and presenting the data now and in the future, and an initial summary of what the indicators suggest.

II. Economic Impact

The proposed Nottawaseppi Huron Band of Potawatomi Indians casino in Calhoun County will have an economic impact on the region through two major activities: the construction of the casino facility and the day-to-day operation of the casino. The impact of the construction activities will, of course, be temporary, and occur only during the years that monies are being expended on supplies and contractors necessary to prepare the site and build the structure that will house the casino. The impact on the county of the day-to-day operations of the facility will be perpetual for the life of the casino and include numerous direct employment positions, as well as purchases and interactions with other suppliers in the region.

This report presents the economic impact of two possible scenarios, a preferred (or high) level of casino development and a reduced level of development. All figures refer only to the estimated economic impact on Calhoun County.

The inputs used to perform this analysis are summarized in Table 1. All information for conducting this economic impact analysis was taken from the data included in the assessment report for the project.¹ The Upjohn Institute cannot provide assessment as to the reliability of cost and employment estimates used as inputs into our model. Estimates

¹ PBS&J. *Final environmental impact statement for the proposed Nottawaseppi Huron band of Potawatomi Indians fee-to-trust transfer and casino Calhoun County, Michigan.* June 2006.

of employment impact, personal income, and gross domestic product were produced using a custom economic model from Regional Economic Models, Inc. (REMI).

Casino Activity Assumptions

Construction of the casino has already begun and is expected to continue until the spring of 2009. The casino is expected to open for business in June 2009 and the employment level is assumed to remain constant into the future once the facility is fully operational. Under the preferred development assumption, construction of the facility is estimated at \$57.6 million in 2004 dollars and the expected level of employment is 1,227 workers. Under the reduced development scenario, construction is estimated to cost \$27.6 million (in 2004 dollars) and the expected full employment level is 960 workers.

Table 1
Summary of Proposed Casino Activity

Impact Type	Development Level	
	Preferred	Reduced
<u>Construction Phase Impact</u>		
Total building cost (in 2004 dollars)	\$54.0	\$24.0
Water & sewer line construction (\$2004)	\$3.6	\$3.6
Total construction phase cost	\$57.6	\$27.6
<u>Employment Level (perpetual)</u>		
Casino Gaming Activities	476	274
Food & Beverage	462	442
Mgmt, security, HR	134	125
Marketing	42	28
Maint, facilities	113	91
Total	1,227	960

Economic Impact: Preferred Development Scenario

Under the developers' preferred development scenario, construction of the casino will generate approximately 325 jobs in Calhoun County during each year of building activity. This will generate personal income of \$10.7 and \$11.8 million, respectively, during the first and second year. Most of these jobs will be in the construction industry, however, the activity will also support a number of jobs in retail and other sectors due to spending at other businesses in the county. A summary of the economic impact of facility construction is shown in Table 2.

Once fully operational, the casino is expected to generate 1,470 jobs and annual personal income of \$25 million in Calhoun County. Most of these jobs, 1,227, will be in the form of positions directly employed at the casino, such as gaming operators, managers, and maintenance. An additional 243 jobs will be supported elsewhere in the community

through local casino suppliers and the expenditures of casino employees in the local community. In total, the casino is expected to boost Calhoun County's gross regional product² by \$92.2 million each year, which represents a 2.0 percent increase over the 2009 total.

Table 2
Impact of Casino Facility Construction

One-time Construction Activity Costs	Total (millions, in 2004 \$)	Inflation Adjusted Est.	
		2007 (millions \$)	2008 (millions \$)
Casino construction	\$54.0	\$28.90	\$29.60
Sewer and water line construction	\$3.6	\$1.93	\$1.97
Total direct construction spending	\$57.6	\$30.8	\$31.6

Economic Impact		2007	2008
Total personal income (nominal millions \$)		\$10.7	\$11.8
Total employment		325	322
Construction sector employment		238	233
Retail sector employment		31	33
Other sector employment		56	56

Note: Inflation adjustment uses same 1.023 factor used in the PBS&J report.

Table 3
**Economic Impact
of Casino Operation**

Annual Employment in Calhoun County	
Total	1,470
Direct (at casino)	1,227
Indirect and induced	243
Employment multiplier	1.2
Financial Impact (mil.\$, 2009)	
Personal income	\$25.0
Gross regional product	\$92.2

² Gross regional product is essentially a region's share of gross domestic product. It is a measure of total regional economic activity.

Economic Impact: Reduced Development Scenario

Under the developers' reduced development scenario, construction of the casino will generate approximately 155 jobs in Calhoun County during each year of building activity. This will generate personal income of \$5.1 and \$5.6 million, respectively, during the first and second year. Most of these jobs will be in the construction industry, however, the activity will also support a number of jobs in retail and other sectors due to spending at other businesses in the county. A summary of the economic impact of facility construction is shown in Table 4.

Table 4
Impact of Casino Facility Construction

One-time Construction Activity Costs	Total (millions, in 2004 \$)	Inflation Adjusted Est.	
		2007 (millions \$)	2008 (millions \$)
Casino construction	\$24.0	\$12.90	\$13.10
Sewer and water line construction	\$3.6	\$1.93	\$1.97
Total direct construction spending	\$27.6	\$14.8	\$15.1
Economic Impact		2007	2008
Total personal income (nominal millions \$)		\$5.1	\$5.6
Total employment		155	154
Construction sector employment		114	111
Retail sector employment		15	15
Other sector employment		26	28

Note: Inflation adjustment uses same 1.023 factor used in the PBS&J report.

Once fully operational, the casino is expected to generate 1,151 jobs and annual personal income of \$19.6 million in Calhoun County. Most of these jobs, 960, will be in the form of positions directly employed at the casino, such as gaming operators, managers, and maintenance. An additional 191 jobs will be supported elsewhere in the community through local casino suppliers and the expenditures of casino employees in the local community. In total, the casino is expected to boost Calhoun County's gross regional product by \$72.2 million each year, which represents a 1.6 percent increase over the 2009 total.

Table 5
Economic Impact
of Casino Operation

Annual Employment in Calhoun County	
Total	1,151
Direct (at casino)	960
Indirect and induced	191
Employment multiplier	1.2
Financial Impact (mil.\$, 2009)	
Personal income	\$19.6
Gross regional product	\$72.2

Assumptions of the Analysis

This economic impact analysis relies on several assumptions that are necessary as a result of incomplete or unknowable information regarding the Calhoun County casino development. If changes are made to these assumptions, or if the nature of the final development varies significantly from the proposal³, the true economic impact of the resulting activity could end up being significantly different from the estimates presented in this report. These key assumptions include the following:

- The casino opens at full employment strength, on schedule, in 2009. The estimates presented in Table 3 and Table 5 represents the ongoing, annual, economic impact expected to occur in each development scenario. In reality, many projects take longer than expected to reach their full employment levels, or ultimately reach a long-term employment level that is higher or lower than initially anticipated, due to changes in the business climate, technology, and worker availability.
- The occupational mix of the “amusement, gambling, and recreation” industry is similar to that found in the casino. The types of workers necessary to operate a casino represent a unique mix of occupations and supplier linkages that may not be well represented in our model. This analysis is forced to assume that the casino behaves similarly to the average for the industry in terms of supplier linkages and occupational mix.
- Jobs at the casino pay a wage that is inline with the average wage in the “amusement, gambling, and recreation” industry in Calhoun County. In 2008, the average wage used in the REMI model for this sector was just over \$17,000 per

³ See footnote 1.

- year. Although this may seem low, it reflects the fact that the industry as a whole tends to have many low-skill positions and part-time workers. If the actual average wage the new casino pays to workers ends up being significantly higher or lower than the average wage used in our model, it will have an effect on the indirect employment levels and overall personal income generated by the project.
- The sales of the casino are derived primarily from monies that either originate outside the county or from local residents who otherwise would have spent their entertainment dollars outside the county. In other words, our model makes the assumption that the casino is an export business—one that does not simply compete with other local businesses for the disposable income of local residents. If the casino is unable to draw a significant portion of its revenue from individuals who currently reside outside the county, there will end up being a “displacement effect” in the form of job and income losses from other local firms such as restaurants, theaters, or entertainment venues that formerly received money that ends up being spent at the casino. Although consumers may still benefit if they prefer the entertainment offered by the casino, the net economic impact will be reduced by business reductions elsewhere in the county.

III. Indicator Selection

Over a period of two meetings, the Casino Baseline Study Committee identified 18 indicators for tracking the potential social and economic impacts of the Casino. The Committee adopted the following three premises early in their work.

- **Less is more.** The Committee did not want to flood the study with an abundance of indicators and lose the picture painted by the data. Their interest was to have focus with the indicators staying closely related to casino activity impacts.
- **Select indicators across metropolitan areas that are highly sensitive to changes in the community social conditions or environment.** Since the purpose of the study is to identify any changes or trends as a result of the casino, variables within indicator areas were selected that were the most sensitive to fluctuation (e.g. child abuse complaints versus complaints assigned to a caseworker for action). In addition, the use of comparison metro areas (Jackson and Muskegon Counties) makes it possible to identify changes in the indicators that are above their general movement that are felt across all metro areas due to changes in the business cycle.
- **The indicators and associated data were selected to reveal any possible trends rather than any causal relationship between the casino and the indicators.** The Committee emphasized that positive or negative trends within any of these indicators are the result of multiple factors, and they recognized that the casino alone would not cause movement in the rates or outcomes within the data.

IV. Selected Social and Economic Indicators

The chosen indicators and their areas of classification include the following:

Family Impact

Divorce Rates
Child Abuse and Neglect Complaints
Domestic Violence Reports to Law Enforcement
Adult Protective Services Referrals
Free and Reduced Lunch Rates of Participation
School Attendance Rates

Financial Impact

2-1-1 Financial Assistance Information Request Calls
Personal Bankruptcy Filings
Calhoun County Senior Millage Financial Services Assistance Requests

Crime Offenses

Larceny
Fraud
Embezzlement
DUI (Alcohol and Narcotics)
Disorderly Conduct
Emmett Charter Township Motor Vehicle Thefts

Economic Opportunity

Unemployment Rate
Employment Growth Rate
Real Property County Equalized Values and Emmett Township Property Values

Again, these indicators were identified for their usefulness in monitoring the impact of the Firekeepers Casino on Calhoun County's residents. They have been selected based on a review of previously completed impact studies of other rural casino locations across the U.S. (see Appendix A) and on conversations with local governmental, non-profit, and business stakeholders.

In identifying these indicators, focus rested on four areas of concern where the potential impacts of the casino are believed to be most significant.

Family and Children

Six indicators were selected to track the casino's impact on the family dynamic. These indicators include divorce rates, domestic violence reports to law enforcement, and reported calls for child and adult protective services interventions. Excessive gambling could impact marital conditions and cause household stress as reflected in rates of divorce, domestic violence, and in interactions with children and other

dependent family members. Reports of child abuse and neglect and referrals for adult protective services to the Department of Human Services were chosen as indicators of instability in the household. Note that these report rates were chosen over assignment rates (cases determined to warrant further review by a caseworker) because the rate of reports was determined to be a more reflective indicator of when something is amiss in the family interactions and dynamics. It is recognized that selecting this higher tier of activity (initial complaints over complaints assigned to a caseworker) might include some duplicate counts and/or erroneous complaints, but the possibility of over counting should be similarly present across all counties. Additionally, this approach fits the Committee's second premise of selecting indicators that are most sensitive to environmental conditions.

The remaining two indicators reflect children's performance in the county schools and include school attendance rates and percent of children taking free and reduced lunch. These indicators were chosen to monitor the potential harm on children if unhealthy gambling behavior and/or addictive behaviors impact parenting. The rationale is that unhealthy gambling behavior impairs parenting which could result in school problems for their children, (e.g., ability of parents to get children to school consistently and financial problems leading to eligibility for free and reduced school lunch programs).

Financial Impact

The potential harm excessive gambling can inflict on the financial stability of families and individuals may be revealed in the number of calls for financial assistance information requests at the county 2-1-1 call centers, fluctuations in personal bankruptcy filings, and variations in requests for Calhoun County Senior Millage financial services.

Crime Offenses

The potential financial instability from excessive gambling may impact certain crime activity related to larceny⁴, fraud, embezzlement, alcohol and narcotic DUI offenses, and disorderly conduct. Theft of motor vehicles will also be tracked in Emmett Charter Township due to the physical proximity to the casino.

⁴ Includes pocket-picking, purse snatching, theft from buildings, theft from coin operated machinery, theft from motor vehicles, and other larceny activities.

Economic Opportunity The casino could provide additional employment opportunities for county residents. Therefore, we will also monitor trends in unemployment rates, employment growth rates, and real property equalized values in the county and in Emmett Township. In addition, we will track changes in property values in Emmett Township as it is likely that the casino could generate increased spin off commercial development.

In studies such as this one, it is too easy to concentrate on a casino's potential negative impacts on the surrounding general community. It is important to note that the casino will generate employment opportunities for area residents, while its revenues can provide assistance to members of the Nottawaseppi Huron Band of Potawatomi Indians. We recommend that sufficient space be held open to house indicators that monitor the impact of the casino-supported programs once they are enacted.

V. Comparison County Approach

The indicators noted above will be tracked on an annual basis, not only for Calhoun County, but also for two comparison counties that do not have a casino in their geographic region. Muskegon and Jackson counties were selected as comparison counties given their similarities to Calhoun. Both counties are similar in population size, as well as in social and economic characteristics. It is important to note that, as of this writing, discussions are underway in Muskegon County regarding the development of a casino. It is unknown if this effort will come to fruition, but the discussion will be monitored as it relates to this study.

As shown in the table below, the Battle Creek MSA (Calhoun County) is smaller than the other single-county MSAs in terms of population; however, it shares many common characteristics with the two other counties. First, the age profile of the three metro areas is very similar as is their racial profile. The education achievement levels are also comparable. Additionally, all three have strong manufacturing sectors and similar sized education and health sectors.

Still, the counties do maintain their differences, According to the U.S. Census Bureau, Battle Creek's and Jackson's unemployment rates in 2006 are well below that of Muskegon's.⁵ In addition, Muskegon residents, on average, have lower incomes.

Finally, all three share two important commonalities. First, none of them currently house a casino. Second, they are all in Michigan and thus share the same statewide fiscal and economic environment.

⁵ The Census's estimate of the counties' unemployment rates differ from the unemployment rates estimates calculated by the Bureau of Labor Statistics. This is strikingly true for Muskegon where the Census estimates the county's 2006 unemployment rate to have hit 15.3 percent compared to the BLS estimate of 6.9 percent. The BLS estimates are used in this report's indicators.

Social and Economic Characteristics

DEMOGRAPHICS	Calhoun	Jackson	Muskegon
Total population	137,991	163,851	175,231
Median age (years)	37.8	37.3	36.8
Under 18 years	24.7%	24.2%	25.3%
Between 18 and 65 yrs	61.6%	63.5%	62.3%
65 years and over	13.8%	12.3%	12.4%
Hispanic or Latino (of any race)	3.6%	2.6%	4.1%
White alone	81.9%	86.7%	79.1%
Black or African American alone	10.3%	8.0%	14.1%
American Indian and Alaska Native alone	0.5%	0.5%	0.5%
Asian alone	1.6%	0.6%	0.5%
EMPLOYMENT STATUS			
Population 16 years and over	107,928	129,482	136,961
Unemployment rate	8.5%	9.0%	15.3%
OCCUPATION			
Management, professional, and related occupations	28.4%	27.7%	27.8%
Production, transportation, and material moving occupations	24.1%	17.6%	23.6%
INDUSTRY			
Manufacturing	25.6%	18.5%	27.0%
Retail trade	12.0%	10.6%	12.5%
Finance, Insurance, Real Estate	4.9%	6.3%	4.4%
Professional, scientific, and management	5.9%	7.4%	4.7%
Educational services, and health care	20.9%	21.7%	23.0%
Arts, entertainment, and recreation	7.0%	7.4%	7.1%
INCOME AND BENEFITS (IN 2006 INFLATION-ADJUSTED DOLLARS)			
Total households	53,762	60,543	65,635
Less than 15,000	18.0%	15.7%	16.8%
\$15,000 to \$34,999	24.0%	24.5%	25.0%
\$35,000 to \$99,000	46.1%	48.1%	50.0%
\$100,000 or more	12.0%	11.8%	8.2%
Per capita income (dollars)	21,644	21,010	18,720
EDUCATIONAL ATTAINMENT			
Population 25 years and over	91,717	109,373	113,777
Less than 9th grade	4.0%	2.8%	3.5%
9th to 12th grade, no diploma	11.4%	10.3%	9.2%
Percent high school graduate or higher	84.7%	86.8%	87.3%
Percent bachelor's degree or higher	19.1%	16.4%	16.5%

Source: 2006 American Community Survey.

Saginaw and Bay City MSAs were also considered as a possible comparison counties. Both areas have some social and demographic similarities, and neither has a casino. However, Saginaw was ruled out due to the county's larger population size and mitigating factors, such as its location on the east side of Michigan and proximity to the declining auto manufacturing industry. The Bay City MSA is very similar to Calhoun County in population, as well as in economic and social conditions. Unfortunately, the Bureau of Labor Statistics (BLS) has discontinued its publication of employment statistics for Bay County, which limits indicator availability.

Although the indicators selected are primarily a yearly county-wide snapshot, two indicators were added which focus specifically on Emmett Charter Township, since it is the jurisdiction where the casino will be located. Motor vehicle theft and real property

values will be highlighted for the township given the proximity of the casino and the documented change which could occur within its borders.

In addition, the indicator related to seniors is only provided for Calhoun County and not the comparison counties since the specialized senior millage funding is not generated in the other two counties.

A final factor involved with indicator selection was the availability and accuracy of data for the indicator. For instance, the Committee was interested in tracking utility payment delinquency rates as a measure of family distress and household financial instability. A review of utilities in the three counties showed that there are three electrical service providers, four gas providers, one propane provider, and numerous water providers. Inquiries with the electrical and gas utilities providing a majority of the services revealed both an unwillingness and inability to meet our request for delinquency payment rates. As a result, this indicator was not included in the study. Another area of interest for tracking was referrals for gambling-related counseling services. Given the vast and fragmented array of counseling services and the corresponding array of payment for services, the data for this variable became essentially unattainable. Home foreclosure was also considered for use as an indicator, but again, a central source for data does not exist and the ongoing turmoil in the mortgage industry ruled this indicator out for inclusion. A further discussion of indicators not selected for use in the study can be found in Appendix B.

VI. Timeline

The time period for data collection is contingent upon construction progress and the final opening date of the Firekeepers Casino. Construction has begun with the casino opening planned for June 2009. Given this timetable, baseline data will be collected for 2005-2008. For this initial report, data is largely available for 2005-2007, although some of the 2007 data will not be available until after August. Appendix C includes a timeline for data availability for each indicator. As noted in the chart, some data is available shortly after the close of the calendar year, and other data is not available for nine months into the new year.

In order to accommodate the anomalies in data for the construction/opening year, impact data review shall not occur until the 2010 calendar year data are available. Given that the literature suggests that the impact from a casino's opening will occur during the first one-to-three years after opening before leveling off, it is recommended that the period of review shall continue for five years following the opening of the casino.

VII. Baseline Data Summary

The following is a brief description of the historical trends in the social and economic indicators for Calhoun County and the comparison counties of Jackson and Muskegon.

Family Impact

- Calhoun and Muskegon County divorce rates increased slightly in 2006 while Jackson County rates decreased considerably over the three-year period.

Table 7

Divorce Rates by County and Calendar Year per 1,000 population						
County	2005	2006	2007	2008	2009	2010
Calhoun	8.9	9.2	8.8			
Jackson	9.2	8.3	8.3			
Muskegon	8.4	9.1	8.5			

Rates are the number of persons married which ended in divorce or annulment per 1,000 population

Source: Michigan Department of Community Health Vital Statistics

- The number of Adult Protective Services referrals is much higher in Calhoun County when compared to the other two counties. The level of referrals has remained fairly constant in Calhoun and Jackson Counties while Muskegon County has experienced a decreased level of referrals over the three-year period.

Table 8

Number of Adult Protective Services Referrals Received by County per 10,000 population						
	FY 2005	FY2006	FY2007	FY2008	FY2009	FY2010
Calhoun	20	23	22			
Jackson	12	11	11			
Muskegon	6	3	3			

Source: APS data are taken from the WebI, ASCAP Universe.

- With only two years of reporting available thus far for Child Protective Services, any trends or comparisons are not relevant.

Table 9

Number of Child Protective Services Complaints Received by County per 10,000 population						
	FY 2005	FY2006	FY2007*	FY2008	FY2009	FY2010
Calhoun	222	210				
Jackson	231	232				
Muskegon	194	183				

Numbers reflect complaints rather than the number of complaints that are assigned to a caseworker for investigation and services.

Source: PS004 Reports. FY 07 data are only partial due to the revised information technology reporting and therefore omitted.

- Calls to law enforcement agencies for domestic violence offenses increased considerably in all three counties from 2004-2006 with Calhoun and Jackson Counties having a significant larger number of calls overall than Muskegon County.

Table 10

Domestic Violence Reports to Law Enforcement by Calendar Year per 10,000 population							
	2004	2005	2006	2007	2008	2009	2010
Calhoun	94	149	147				
Jackson	86	148	148				
Muskegon	68	109	99				

Source: Michigan State Police Central Records Division, Michigan Uniform Crime Report http://www.michigan.gov/documents/msp/DomesticViolence_176016_7.pdf

- Free and Reduced Priced Lunch participation rates have increased slightly over the last three years in Calhoun County while remaining more stable in the other two counties.

Table 11

County-Wide Free and Reduced Lunch Participation Rates by Academic Year Percent of all students						
	04/05	05/06	06/07	07/08	08/09	09/10
Calhoun	39.7	41.0	44.3			
Jackson	39.0	39.7	40.1			
Muskegon	49.0	51.1	49.2			

*2007/08 data available through MDOE in August

Source: http://www.michigan.gov/cepi/0,1607,7-113-21423_30451_36965---,00.html

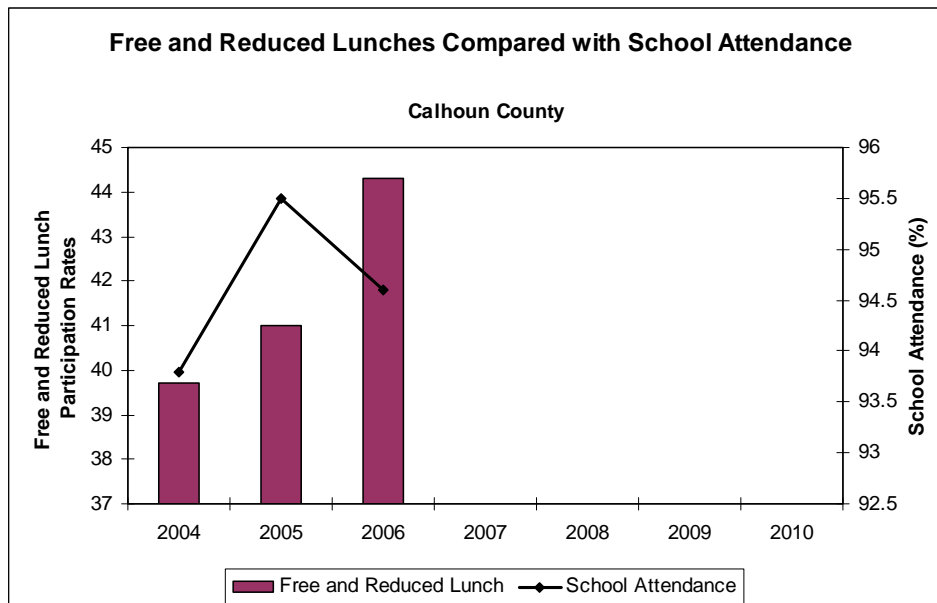
- School attendance rates remain constant in all three counties.

Table 12

County-Wide School Attendance Rates by Academic Year						
	04/05	05/06	06/07	07/08	08/09	09/10
Calhoun	93.8	95.5	94.6			
Jackson	95.2	95.0	95.1			
Muskegon	95.3	95.7	95.8			

*2007/08 data available through MDOE in August

Source: Michigan Department of Education, Office of Educational Assessment and Accountability



Financial Impact

- The total call volume for 2-1-1 financial service assistance information is greater in Calhoun County than the other two counties. All three counties show increases in total calls for this purpose over the three-year period.

Table 13

2-1-1 Financial Service Information Requests by County						
	FY 2005	FY2006	FY2007	FY2008	FY2009	FY2010
Calhoun	10,138	9,485	11,044			
Jackson	3,935	3,944	4,457			
Muskegon	*	7,350	8,122			

* Muskegon County opened their call center in August 2005. During this initial five month period, 2,455 calls for financial services information were received

Source: 2-1-1 Call Center County specific call reports

- Personal bankruptcy filings include only two years of data and, therefore, trends are not relevant. Still, the total numbers of filings are higher in Jackson County.

Table 14

Non-Business Bankruptcy Filings by Calendar Year					
	2006	2007	2008	2009	2010
Calhoun	442	497			
Jackson	609	842			
Muskegon	417	624			

CY 2005 data are not included due to bankruptcy law revisions in October, 2005

Source: Table F-5A U.S. Bankruptcy Court PACER Service Center https://pacer.uspci.uscourts.gov/cgi-bin/statistics.pl?puid=01215526237&rpt_type=f5a

- Calhoun County Senior Services Senior Millage data shows some increase in requests over the three-year period.

Table 15

Calhoun County Senior Millage Funded Financial Services Assistance Requests by Calendar Year						
	2005	2006	2007	2008	2009	2010
Money Management	42	53	46			
Home Heating Assistance	NA	226	384			

Calhoun County Senior Services Millage Annual Report

Crime Offenses

- Larceny, fraud and disorderly conduct all decreased slightly in Calhoun County over the three years. The number of embezzlement cases remained stable while DUI offenses increased over this time period in Calhoun County.
- In Emmett Township, the trends are quite variable. Larceny offenses decreased while disorderly conduct and DUI's increased. Embezzlement cases dipped slightly in 2005 and then increased, while fraud cases spiked in 2005 and then decreased significantly in 2006. The number of motor vehicle thefts in Emmett Township remained relatively consistent over this time.
- In Muskegon County, all crime offense categories under consideration increased to some degree other than embezzlement which remained constant.
- In Jackson County, the incidence of larceny, fraud, and DUI's all increased, while disorderly conduct decreased and embezzlement cases remained constant.

Table 16

Number of Crime Offenses by Geographic Area Per 10,000 in population							
	2004	2005	2006	2007	2008	2009	2010
Larceny							
Calhoun	319	301	291				
Emmett Twp	429	416	380				
Jackson	196	202	227				
Muskegon	361	365	381				
Motor Vehicle Theft							
Emmett Twp	20	18	19				
Fraud							
Calhoun	49	47	35				
Emmett Twp	55	95	39				
Jackson	33	40	35				
Muskegon	57	62	64				
Embezzlement							
Calhoun	5	6	5				
Emmett Twp	10	8	11				
Jackson	5	4	5				
Muskegon	4	5	4				
DUI Alcohol or Narcotics							
Calhoun	49	59	59				
Emmett Twp	35	35	42				
Jackson	72	70	84				
Muskegon	37	40	42				
Disorderly Conduct							
Calhoun	51	48	49				
Emmett Twp	64	61	71				
Jackson	58	56	54				
Muskegon	261	285	288				

Source: Michigan State Police Central Records Division

http://www.michigan.gov/documents/msp/DomesticViolence_176016_7.pdf

Economic Opportunity

- Real property county equalized values decreased from 2004-2007 in Emmett Township, and in Calhoun and Jackson counties. Muskegon County experienced an increase in 2006 but was followed by a decrease in 2007.

Table 17

County Equalized Values							
	2004	2005	2006	2007	2008	2009	2010
Calhoun							
Real Property	3,416,683,253	3,603,448,362	3,780,157,478	3,907,381,095			
Percent Change	X	5.5%	4.9%	3.4%			
Emmett Twp							
Agricultural	6,685,550	9,593,869	10,117,900	9,365,850			
Commercial	67,548,500	74,584,699	77,174,286	77,900,685			
Developmental	3,621,450	3,275,796	3,211,700	1,840,650			
Industrial	3,301,450	3,742,953	3,587,700	4,057,500			
Residential	232,201,289	243,653,519	249,478,605	264,393,474			
Real Property	313,358,239	334,850,836	343,570,191	357,558,159			
Percent Change	X	6.9%	2.6%	4.1%			
Jackson							
Real Property	4,874,235,563	5,178,349,688	5,443,869,173	5,664,658,768			
Percent Change	X	6.2%	5.1%	4.1%			
Muskegon							
Real Property	4,469,290,770	4,674,174,842	4,917,670,733	5,148,965,554			
Percent Change	X	4.6%	5.2%	4.7%			

Source: County Assessors Offices

- Although the three counties experienced some steady employment growth during the first two years under review (2004 and 2005), employment growth has decreased during 2006-2007. Muskegon County experienced the most dramatic employment growth during this time period (3.2% in 2004 and 1.8% in 2005).

Table 18

Employment Growth Total Employed and Percent Change by County							
	2004	2005	2006	2007	2008	2009	2010
	Employed	Employed	Employed	Employed	Employed	Employed	Employed
Calhoun	66,932	67,320	66,258	65,365			
Jackson	72,321	73,375	72,987	71,591			
Muskegon	82,784	84,241	84,799	83,647			
	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010
	Change	Change	Change	Change	Change	Change	Change
Calhoun	1.0%	0.6%	-1.6%	-1.3%			
Jackson	1.5%	1.5%	-0.5%	-1.9%			
Muskegon	3.2%	1.8%	0.7%	-1.4%			

Source: Michigan Department of Labor and Economic Growth

- Calhoun County's unemployment rate has remained stable over time. However, unemployment rates decreased in 2005 in all counties.

Table 19

Unemployment Rate							
	2004	2005	2006	2007	2008	2009	2010
Calhoun	6.9%	6.6%	6.9%	6.9%			
Jackson	7.5%	6.8%	7.2%	7.6%			
Muskegon	7.7%	6.9%	6.9%	7.1%			

Source: Michigan Department of Labor and Economic Growth